UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF OKLAHOMA

In re: JUSTIN JAMES SANDERS &	)	
SARAH LOUISE BARLOW,	)	**Case No. 16-**
	)	**Chapter 13**
Debtor(s),	)	

CHAPTER 13 PLAN

LENTH OF PLAN: 60 months.

PLAN PAYMENTS: Debtor(s) shall pay $1,345.00 per month for month. The Trustee shall deduct the Trustee's preset percentage fee from each payment.

COMMENCEMENT DATE: Plan payments shall commence on or before 30 days after the Chapter 13 Petition is filed.

PRIORITY CLAIMS: (To be paid in full without interest)

CLAIMANT	DESCRIPTION	AMOUNT	MONTHLY PAYMENTS AND NUMBER OF PAYMENTS
Gooding Law Firm, P.C.	Attorney Fees	$3,000.00	To be paid maximum allowed under Local Guidelines

SECURED CLAIMS: (exclusive of home mortgage(s))

CLAIMANT / COLLATERAL	FILED OR SCHEDULED CLAIM	ALLOWED SECURED CLAIM	INT. RATE	MONTHLY PAYMENTS AND NUMBER OF PAYMENTS
Ally Financial 2012 Chevy Equinox	$18,051.00	$18,051.00	7.00%	Pro-rata
Ally Financial 2015 Chevy Colorado Z71	$41,084.00	$41,084.00	7.00%	Pro-rata

CLAIMS ENTITLED TO ADEQUATE PROTECTION PURSUANT TO 11 U.S.C. § 1326(a)(1)(C). The following claimants are provided adequate protection in the form of a lien on each pre-confirmation plan payment to the Chapter 13 Trustee in the payment amount stated below for each claimant. Pre-confirmation adequate protection payments to the following Creditor holding allowed claims secured by a purchase money security interest in personal property shall be paid by the Trustee through the plan as provided below. Adequate protection payments shall not accrue or be paid until the Creditor files a proof of claim The principal amount of the Creditors claim shall be reduced by the amount of the adequate protection payments remitted.

CLAIMANT	COLLATERAL	ADEQUATE PROTECTION PAYMENT PER MONTH
Ally Financial	2012 Chevy Equinox	$100.00 per month until the plan is confirmed
Ally Financial	2015 Chevy Colorado Z71	$100.00 per month until the plan is confirmed

Note: Secured creditors shall retain their liens to the extent of the value stated above in the Allowed Secured Claim column. The allowed secured claim of each secured creditor shall be the amount of the collateral, as indicated in the Allowed Secured Claim column, or the amount of the claim, whichever is less, with the balance of the claim as filed being allowed as an unsecured claim, and with the lien of the creditor being avoided on the unsecured portion pursuant to 11 U.S.C. § 506(d).

HOME MORTGAGE (S): (Debtor's principal residence)

CLAIMANT / DESCRIPTION	ALLOWED AMOUNT	INT. RATE	MONTHLY PAYMENTS AND NUMBER OF PAYMENTS

LONG TERM DEBTS TO BE PAID OUTSIDE THE PLAN:

CLAIMANT / DESCRIPTION	CLAIM AMOUNT	MONTHLY PAYMENTS AND NUMBER OF PAYMENTS

LEASES TO BE ACCEPTED:

CLAIMANT /
DESCRIPTION

PROPERTY TO BE SURRENDERED: The following property shall be surrendered to the named claimant **in full satisfaction of the Debt, unless otherwise indicated**

CLAIMANT	COLLATERAL	ALLOWED SECURED CLAIM

LIEN AVOIDANCE(S): The Debtor(s) shall file a separate Motion or Motions to avoid the liens or security interests of the following claimants pursuant to 11 U.S.C. § 522(f) and the claim(s) of such claimant(s) shall be relegated to and treated as general unsecured claims below:

CLAIMANT

UNSECURED CLAIMS: All claims not specifically provided for above and those relegated to unsecured status above shall be paid as general unsecured claims, without priority, PURSUANT TO THE MEANS TEST

NOTE: The approximate payback to unsecured claims may be more or less depending on claims actually filed and allowed above. PAID PURSUANT TO THE MEANS TEST.

OTHER PROVISIONS:

1. All property of the estate under 11 U.S.C. § 1306 shall be and remain property of the estate and all stays shall remain in force and effect until conclusion of the case or other Order of the Court.

2. All claims will be treated as set forth above unless a creditor objects prior to the confirmation hearing AND files a claim within ninety (90) days after the first date set for the meeting of creditors called pursuant to 11 U.S.C. § 341(a). Governmental units must file claims within 180 days after the order for relief.

3. Unsecured creditors without priority who fail to file a claim within the time stated in paragraph 2 above, may not receive any distribution under this Plan.

4. All secured creditors shall retain their liens until conclusion of the Plan. Thereafter, all secured creditors shall release all liens (except as to long-term secured debt, if any).

5. The above name Debtor(s) is / are enjoined from incurring any debts without prior approval of the court, except such debts as may be necessary for emergency medical or hospital care.

6. Domestic Support Obligations
(a) Debtor is required to pay all post-petition domestic support obligations directly to the holder of the claim.
(b) The name(s) and address(es) of the holder of any domestic support obligation are as follows. See 11 USC §§ 101(14A) and 1302(b)(6).
None.

(c) Anticipated Domestic Support Obligation Arrearage Claims. Unless otherwise specified in this Plan, priority claims under 11 U.S.C. 507(a)(1) will be paid in full pursuant to 11 USC. § 1322(aX2). These claims will be paid at the same time as claims secured by personal property, arrearage claims secured by real property, and arrearage claims for assumed leases or executory contract

None.

(d) Pursuant to §507(a)(1)(B) and 1322(a)(4), no claims to third parties exist.

Date: 07/22/2016

/s/ O. Clifton Gooding

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